

In re:
Louis A Garozzo
Patricia A Garozzo
Debtors

Case No. 21-10598-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 14, 2022

User: admin
Form ID: pdf900

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Louis A Garozzo, Patricia A Garozzo, 148 Daly Street, Philadelphia, PA 19148-3328
14605913	+ Ally Bank, c/o Regina Cohen, Esquire, 190 N Independence Mall West, Suite 500, 6th and Race Streets, Philadelphia, PA 19106-1557
14590700	+ THE BANK OF NEW YORK MELLON, F/K/A The Bank of New, C/O Rebecca Solarz, Esq., KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 15 2022 00:20:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 15 2022 00:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 15 2022 00:26:44	Ally Bank, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ally@ebn.phinsolutions.com	Dec 15 2022 00:19:00	Ally Bank, serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 15 2022 00:26:44	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14596712	Email/Text: ally@ebn.phinsolutions.com	Dec 15 2022 00:19:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14620343	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 15 2022 00:26:50	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14589565	+ Email/Text: ally@ebn.phinsolutions.com	Dec 15 2022 00:19:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14608448	Email/PDF: resurgentbknofications@resurgent.com	Dec 15 2022 00:26:44	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14632512	Email/Text: megan.harper@phila.gov	Dec 15 2022 00:20:00	City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14608236	Email/Text: megan.harper@phila.gov	Dec 15 2022 00:20:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14589568	Email/Text: cfcbackoffice@contfinco.com	Dec 15 2022 00:20:00	Continental Finance Co, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Dec 14, 2022

Form ID: pdf900

Total Noticed: 30

14589566	+ Email/Text: BKBCNMAIL@carringtonms.com	Dec 15 2022 00:19:00	Carrington Mortgage Services, PO Box 5001, Westfield, IN 46074-5001
14604595	+ Email/Text: BKBCNMAIL@carringtonms.com	Dec 15 2022 00:19:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
14589567	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 15 2022 00:26:51	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14589569	+ Email/Text: bnc-bluestem@quantum3group.com	Dec 15 2022 00:20:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14589570	+ Email/Text: bankruptcynotices@fifsg.com	Dec 15 2022 00:20:00	First Investors Financial Services, 380 Interstate North Parkway, 3rd Floor, Atlanta, GA 30339-2222
14589571	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Dec 15 2022 00:26:44	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14589573	+ Email/Text: Bankruptcy@ICSystem.com	Dec 15 2022 00:20:00	IC System, Inc, 444 Highway 96 East, Po Box 64378, St. Paul, MN 55164-0378
14608447	Email/PDF: resurgentbknofications@resurgent.com	Dec 15 2022 00:26:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14608250	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 15 2022 00:26:50	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14605302	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 15 2022 00:20:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14590279	Email/Text: bnc-quantum@quantum3group.com	Dec 15 2022 00:20:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14590280	Email/Text: bnc-quantum@quantum3group.com	Dec 15 2022 00:20:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14589574	+ Email/PDF: gecsed@recoverycorp.com	Dec 15 2022 00:26:50	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14589575	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Dec 15 2022 00:19:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
14589576	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Dec 15 2022 00:19:00	Verizon Wireless, 500 Technology Drive, Suite 500, Weldon Springs, MO 63304-2225

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14589572	*+P	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Dec 14, 2022

Form ID: pdf900

Total Noticed: 30

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2006-23 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
ERIK B. JENSEN	on behalf of Debtor Louis A Garozzo erik@jensenbagnatolaw.com jordan@jensenbagnatolaw.com;jennifer@jensenbagnatolaw.com;mjmecf@gmail.com;jensener79956@notify.bestcase.com
ERIK B. JENSEN	on behalf of Joint Debtor Patricia A Garozzo erik@jensenbagnatolaw.com jordan@jensenbagnatolaw.com;jennifer@jensenbagnatolaw.com;mjmecf@gmail.com;jensener79956@notify.bestcase.com
JASON BRETT SCHWARTZ	on behalf of Creditor Ally Bank jschwartz@friedmanvartolo.com bankruptcy@friedmanvartolo.com
JEFFREY M. CARBINO	on behalf of Debtor Louis A Garozzo jeff.carbino@offitkurman.com
JEFFREY M. CARBINO	on behalf of Joint Debtor Patricia A Garozzo jeff.carbino@offitkurman.com
REGINA COHEN	on behalf of Creditor Ally Bank rcohen@lavin-law.com mmalone@lavin-law.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : **Chapter 13**

LOUIS A & PATRICIA A GAROZZO

Debtor(s) : **Bky. No. 21-10598 -AMC**

**ORDER DISMISSING CHAPTER 13 CASE AND SETTING DEADLINE FOR
APPLICATIONS FOR ALLOWANCE OF ADMINISTRATIVE EXPENSES**

AND NOW, upon consideration of the Motion to Dismiss Case filed by Scott F. Waterman, Standing Trustee ("the Trustee") and after notice and hearing, it is hereby **ORDERED** that:

1. This chapter 13 bankruptcy case is **DISMISSED**.
2. Counsel for the Debtor(s) shall file a master mailing list with the Clerk of the Bankruptcy Court if such has not been previously filed.
3. Any wage orders previously entered are **VACATED**.
4. Pursuant to 11 U.S.C. §349(b)(3), the undistributed chapter 13 plan payments in the possession of the Trustee shall not revert in the entity in which such property was vested immediately before the commencement of the case. All other property of the estate shall revert pursuant to 11 U.S.C. §349(b)(3).
5. All applications for allowance of administrative expenses (including applications for allowance of professional fees) shall be filed within twenty (20) days of the entry of this Order.
6. **Promptly after the expiration of the time period set forth in Paragraph 5 above, Counsel for the Debtor(s) shall file either:** (a) a Certification of No Response confirming that neither an objection to the proposed compensation nor an application for administrative expense has been filed or (b) a Certification that an objection or an application has been filed (after which the Clerk shall schedule a hearing on all such applications).
7. If no Certification, as required above in Paragraph 6 has been entered on the docket within sixty-three (63) days of the entry of this Order, then the Standing Trustee shall: (a) if any applications for administrative expenses other than Debtor(s)' Counsel's have been filed, request a hearing thereon or (b) if no such applications have been filed, return the undistributed chapter 13 plan payments in his possession to Debtor(s) pursuant to 11 U.S.C. §1326(a)(2).

Date: December 14, 2022



**ASHELY M. CHAN
U.S. BANKRUPTCY JUDGE**